

RESERVE BANK OF INDIA BULLETIN – WEEKLY STATISTICAL SUPPLEMENT

3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item	Outstanding		Variation over		
	as on		Financial year so far		
	1998		1997-98	1998-99	Year
	Oct. 9#	Fortnight			
1	2	3	4	5	6
Liabilities to the Banking System					
Demand and time deposits from banks	28,499	1,843	2,331	4,817	8,772
Borrowings from Banks ⁽¹⁾	11,927	2,349	3,261	4,767	5,408
Other demand and time liabilities ⁽²⁾	756	214	-73	-689	290
Liabilities to Others					
Aggregate deposits	6,71,973 @	7,967	37,687	66,563	1,28,687
		(1.2)	(7.5)	(11.0)	(23.7)
Demand	1,00,595	1,082	-5,137	-1,918	15,122
Time	5,71,377 @	6,885	42,824	68,480	1,13,564
Borrowings ⁽³⁾	1,226	-562	292	-53	-3
Other demand and time liabilities	44,584	1,897	-302	4,830	10,633
Borrowings from Reserve Bank	3,577	271	-423	3,182	3,440
Cash in hand and Balances with Reserve Bank	71,317	4,717	4,385	10,011	13,737
Cash in hand	3,825	20	-213	217	691
Balances with Reserve Bank	67,492	4,697	4,599	9,794	13,046
Assets with the Banking System					
Balance with other Banks ⁽⁴⁾	11,254	144	1,276	-298	1,609
Money at call and short notice	15,397	2,161	-250	6,536	7,688
Advances to banks	1,321	144	-388	-842	-167
Other assets	1,012	89	-45	-654	-630
Investments⁽⁵⁾	2,48,209	-3,351	29,247	29,504	28,449
		(-1.3)	(15.4)	(13.5)	(12.9)
Government securities	2,16,196	-3,705	30,273	29,239	27,033
Other approved securities	32,013	355	-1,028	265	1,417
Bank Credit	3,34,514	6,382	6,141	10,435	49,972
		(1.9)	(2.2)	(3.2)	(17.6)
Food Credit	15,949	-130	1,455	3,464	6,897
Non-food credit	3,18,565	6,512	4,686	6,971	43,075
Loans, cash-credit and overdrafts	3,06,744	6,121	6,036	12,009	49,086
Inland bills- purchased	4,357	206	493	-303	-323
discounted ⁽⁶⁾	9,744	494	262	-24	877
Foreign bills-purchased	7,308	-67	-287	-622	-54
discounted	6,361	-373	-361	-624	385
Cash-Deposit Ratio	10.61				
Investment-Deposit Ratio	36.94				
Credit-Deposit Ratio	49.78				

@ : Includes Rs. 17,945 crore on account of proceeds from Resurgent India Bonds (RIBs). Excluding these proceeds, the growth rates in aggregate deposits as shown in columns 5 and 6 would work out to 8.0 per cent and 20.4 per cent, respectively.

(1) Excluding borrowings of Regional Rural Banks from their sponsor banks. (2) Wherever it has not been possible to identify a liability to the banking system, it has been included in the corresponding items under 'liabilities to others'. (3) Other than from Reserve Bank of India, IDBI, NABARD and EXIM Bank. (4) In current account and in other account. (5) Investments set out in this Table are for the purpose of SLR and do not include other investments which are given separately in Table No. 5. (6) Excludes bills rediscounted with the Reserve Bank of India.

Figures in brackets denote percentage variations in the relevant period.